

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION

In re:)
Scott O’Kane) Case No. 13-46492
) Chapter 13
Debtor(s))

CHAPTER 13 PLAN

PAYMENTS. Debtor is to pay to the Chapter 13 Trustee the sum of the following amounts: (complete one of the following payment options)

\$ 500.00 per month for 60 months.

\$ 00.00 per month for _____ months, then \$ 0.00 per month for _____ months, then \$ _____ per month for _____ months.

A total of \$ _____ through _____, then \$ _____ per month for _____ months beginning with the payment due in _____, 20____.

In addition, Debtor shall pay to the Trustee, and the plan base shall be increased by the following:

(1) Tax Refund. Debtor shall send any tax refund received during the pendency of the Chapter 13 case to the Trustee; however, Debtor may retain a portion of a tax refund to pay income taxes owed to any taxing authority for the same period as the refund. Debtor may also retain \$1,250 for single filers or \$1,500 for joint filers and refundable tax credits consisting of Earned Income Credit and Child Tax Credit, each year. (2) Employee Bonuses. Debtor shall send fifty percent of any employee bonus or other distribution paid or payable to Debtor during the term of the plan. (3) Additional Lump Sums. Debtor shall send additional lump sums(s) consisting of _____, if any, to be paid to the Trustee.

DISBURSEMENTS. Creditors shall be paid in the following order and in the following fashion. Unless stated otherwise, the Chapter 13 Trustee will make the payments to creditors. All disbursements by the Trustee to be made pro-rata by class, except per month disbursements described below. However, if there are funds available after payment of equal monthly payments in paragraph 5 and fees in paragraph 6, those funds shall be distributed again to those same paragraphs until paid in full before distributing to the next highest paragraphs:

1. Trustee and Court Fees. Pay Trustee a percent of all disbursements as allowed by law and pay filing fees if the Court enters an order providing for filing fees to be paid in

the Chapter 13 plan.

2. **Executory Contract/Lease Arrearages.** Trustee to cure pre-petition arrearage on any executory contract accepted in paragraphs 3(A or B) over the following period, estimated as follows:

CREDITOR NAME	TOTAL AMOUNT DUE	CURE PERIOD
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3. Pay sub-paragraphs concurrently:

- (A) **Post-petition real property lease payments.** Debtor assumes executory contract for real property with the following creditor(s) and proposes to maintain payments in accordance with terms of the original contract as follows:

CREDITOR NAME	MONTHLY PAYMENT	BY DEBTOR/TRUSTEE
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- (B) **Post-petition personal property lease payments.** Debtor assumes executory contract for personal property with the following creditor(s) and proposes to maintain payments in accordance with terms of the original contract as follows:

CREDITOR NAME	MONTHLY PAYMENT	EST MONTHS REMAINING
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- (C) **Continuing Debt Payments (including post-petition mortgage payments on real estate other than Debtor's residence)** Maintain payments of the following continuing debt(s) in accordance with terms of the original contract with any arrearages owed at the time of filing to be cured in paragraph ____ below.

CREDITOR NAME	MONTHLY PAYMENT
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- (D) **Post-petition mortgage payments on Debtor's residence.** Payments due post-filing on debt(s) secured by lien(s) on Debtor(s) residence to be at the monthly amount listed below (or as adjusted by creditor under terms of loan agreement) to:

CREDITOR NAME	MONTHLY PAYMENT	BY DEBTOR/TRUSTEE
OneMain Financial	\$842.00	Debtor

- (E) **DSO Claims in equal installments.** Pay any pre-petition domestic support obligation arrears (not provided for elsewhere in this plan) in full in equal monthly installments over the life of the plan, estimated as:

CREDITOR NAME	TOTAL AMOUNT DUE	INTEREST RATE
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4. **Attorney Fees.** Pay Debtor's attorney ____ in equal monthly payments over ____ months. Any additional fees allowed by the Court shall be paid pursuant to paragraph 6 below. [See procedures manual for limitations on use of this paragraph]

5. Pay sub-paragraphs concurrently:

- (A) **Pre-petition arrears on secured claims paid in paragraph 3.** Pay pre-petition arrearage on debts paid under paragraphs 3 (C) or (D) in equal monthly installments over the period set forth below and with the interest rate identified below, estimated as follows:

(L.F. 13 Rev. 9/2012)

CREDITOR NAME	TOTAL AMOUNT DUE	CURE PERIOD	INTEREST RATE
		48 Months	0%

(B) **Secured claims to be paid in full.** The following claims shall be paid in full in equal monthly payments over the period set forth below with 4.75% interest.

CREDITOR	EST BALANCE DUE	REPAY PERIOD	TOTAL w/ INTEREST
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(C) **Secured claims subject to modification.** Pay all other secured claims the fair market value of the collateral, as of the date the petition was filed, in equal monthly payments over the period set forth below with 4.75% interest and with any balance of the debt to be paid as non-priority unsecured debt under paragraph 9 (A), estimated as set forth below:

CREDITOR	BALANCE DUE	FMV	REPAY PERIOD	TOTAL w/ INTEREST
Santander	\$19,278.00	\$13,850.00	60	\$14,507.88

(D) **Co-debtor guaranteed debt paid in equal monthly installments.** The following co-debtor guaranteed claims(s) to be paid by Trustee or by the co-debtor as noted below. If paid by Trustee, pay claim in equal monthly installments over the period set forth below and with interest as identified below.

CREDITOR	EST BALANCE	TRUSTEE/CO-DEBTOR	PERIOD	INTEREST RATE
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(E) Pay any post-petition fees and costs as identified in a notice filed per Federal Rule of Bankruptcy Procedure 3002.1 as a supplement to an allowed claim or any other post-petition fees and costs which the Court allows and orders the Trustee to pay. Any such amounts shall be paid in equal monthly payments over the remainder of the plan duration and shall not receive interest.

6. Pay **\$3,600.00** of debtor's attorney's fees and any additional attorney fees allowed by the Court.

7. Pay sub-paragraphs concurrently:

(A) **Unsecured Co-debtor guaranteed claims.** The following unsecured co-debtor guaranteed debt to be paid by Trustee or by the co-debtor as noted below. If paid by Trustee, pay claim in full with interest rate as identified below.

CREDITOR NAME	EST TOTAL DUE	TRUSTEE/CO-DEBTOR	INTEREST RATE
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(B) **Assigned DSO Claims.** Domestic support obligation arrearages assigned to, or recoverable by, a governmental unit, to be paid a fixed amount with the balance to be owed by the Debtor(s) after completion of the Plan, pursuant to § 507(a)(1)(B) and 1322(a)(4). Regular payments that become due after filing shall be paid **directly** by Debtor(s).

CREDITOR	TOTAL DUE	TOTAL AMOUNT PAID BY TRUSTEE (100% or lesser dollar amount enumerated here)
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8. **Priority Claims.** Pay the following priority claims allowed under 11U.S.C. section 507 in full, estimated as follows:

CREDITOR NAME	TOTAL AMOUNT DUE
St. Louis County Collector of Revenue	7,059.11

9. Pay the following sub-paragraphs concurrently:

(A) **General Unsecured Claims.** Pay non-priority, unsecured creditors. Estimated total owed: \$29,593.97. Amount required to be paid to non-priority unsecured creditors as determined by 1325(a)(4) hypothetical Chapter 7 liquidation calculation: \$0.00. Amount required to be paid to non-priority unsecured creditors as determined by 1325(b) calculation: \$0.00. Debtor guarantees a minimum of \$0.00 (Dollar amount or 100%) will be paid to non-priority unsecured creditors.

(B) **Surrender of Collateral.** Debtor proposes to surrender the following collateral to the following creditor(s) with any deficiency paid as non-priority unsecured debt:

CREDITOR	COLLATERAL
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(C) **Rejected Executory Contracts/Leases.** Debtor rejects the following executory contract(s) with the following creditor(s). Any balance to be paid as non-priority unsecured debt.:

CREDITOR	CONTRACT/LEASE
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10. Other:

11. All secured creditors shall retain the liens securing their claims until the earlier of the payment of the underlying debt determined under non-bankruptcy law or discharge under section 1328. However, the Debtor will request avoidance of non-purchase money liens secured by consumer goods as well as judicial liens which impair exemptions and said creditors will not retain their liens if the Court enters an order granting the Debtor's request to avoid the liens.

12. Any pledged credit union shares or certificates of deposit held by any bank shall be applied to the amount owed such Claimant.

13. Title to Debtor's property to re-vest in Debtor upon confirmation. Debtor is not to incur further credit or debt without the consent of the Court unless necessary for the protection of life, health or property and consent cannot be obtained readily.

14. Any post-petition claims filed and allowed under 11 U.S.C. section 1305 may be paid through the plan.

CREDITOR'S NOTICE: YOU MUST FILE A CLAIM IN ORDER TO PARTICIPATE IN DISBURSEMENTS PROPOSED HEREIN. CLAIMS SHALL SHARE ONLY IN FUNDS DISBURSED AFTER THE CHAPTER 13 TRUSTEE RECEIVES THE

CLAIM. IN COMPLIANCE WITH ORDER OF THE COURT, ABSENT A SPECIFIC ORDER OF THE COURT TO THE CONTRARY, THE CHAPTER 13 TRUSTEE, RATHER THAN THE DEBTOR, WILL MAKE ALL PRE-CONFIRMATION DISBURSEMENTS PURSUANT TO SECTION 1326(a). ALL CREDITORS ENTITLED TO PRE-CONFIRMATION DISBURSEMENTS, INCLUDING LEASE CREDITORS, MUST FILE A PROOF OF CLAIM TO BE ENTITLED TO RECEIVE SUCH PAYMENTS FROM THE CHAPTER 13 TRUSTEE. PURSUANT TO LOCAL RULE, THE PROOF OF CLAIM SHALL CONTROL THE VALUATION OF COLLATERAL AND ANY VALUATION STATED IN THE PLAN SHALL NOT BE BINDING ON THE CREDITOR. THE TRUSTEE, IN HIS SOLE DISCRETION, MAY DETERMINE TO RESERVE FUNDS FOR PAYMENT TO ANY CREDITOR SECURED BY A MORTGAGE ON REAL ESTATE PENDING FILING OF A CLAIM.

DATE: 7/29/2013

DEBTOR: /s/ Scott O'Kane

CERTIFICATE OF SERVICE

I DO HEREBY CERTIFY that a copy of the amended Chapter 13 Plan was served by deposit in the U.S. Mail, postage prepaid and properly addressed to the following on July 29, 2013.

Scott O'Kane
1125 Edna Dr.
Florissant, MO 63031

BJC Health Care
4901 Forest Park Ave.
Saint Louis, MO 63108

John V. LaBarge, Jr.
Chapter 13 Trustee
PO Box 430908
St. Louis, MO 63143

Capital Management Services LP
698 1/2 South Ogden Street
Buffalo, NY 14206

Office of the U. S. Trustee
Thomas F. Eagleton U.S. Courthouse
111 South 10th Street, Suite 6353
St. Louis, MO 63102

Capital One
PO Box 30281
Salt Lake City, UT 84130

Account Resolution Corp
2333 Grissom Dr
Saint Louis, MO 63146

Charter Communications
12405 Powerscourt Dr
Saint Louis, MO 63131

Afni
Attention: Bankruptcy
1310 Martin Luther King Dr
Bloomington, IL 61701

Christian Hospital NE
11133 Dunn Road
Saint Louis, MO 63136

Chrysler Financial/TD Auto Finance
Attn: Bankruptcy Dept
Po Box 551080
Jacksonville, FL 32255

Credit Solutions Corp
5454 Ruffin Rd Suite 200
San Diego, CA 92123

DePaul Medical FFCC
P.O. Box 3521
Akron, OH 44309

Discover
P.O. Box 6103
Carol Stream, IL 60197

Ernst Radiology Clinic
P.O. Box 3860
Chesterfield, MO 63006

Firsr Federal Credit Control
P.O. Box 20790
Columbus, OH 43220

HSBC Auto
6602 Convoy Ct
San Diego, CA 92111

Kramer & Frank, P.C.
Attn: Irwin Frankel
9300 Dielman Ind. Dr.
Saint Louis, MO 63132

LVNV Funding
PO Box 390846
Minneapolis, MN 55439

Medical Recovery Specialists, LLC
2250 E Devon Ave, Ste. 352
Des Plaines, IL 60018

Metro Imaging
11639 Olive Blvd.
Florissant, MO 63031

Mid County Ortho Surgery
845 N. New Ballas Ste 200
Saint Louis, MO 63141

Midwest Radiological Assocs
1 Memorial Dr.
Alton, IL 62002

MRSI
2250 E Devon Ave Ste 352
Des Plaines, IL 60018

MSD
2350 Market Street
Saint Louis, MO 63103

National Healthcare Collections, LLC
700 Spirit of St. Louis Blvd., Ste. B
Chesterfield, MO 63005

North County Emerg Phys, LLP
PO Box 41309
Dept. 142
Nashville, TN 37204

Northland Group Inc
PO Box 390846
Minneapolis, MN 55439

OneMain Financial
P.O. Box 499
Hanover, MD 21076

OneMain Financial
9136 Overland Plaza
Saint Louis, MO 63114

Portfolio Recovery Associates
P.O. Box 12914
Norfolk, VA 23541

ProRehab
13537 Barrett Pkwy, Ste. 105
Ballwin, MO 63021

Quest Diagnostics
P.O. Box 7306
Hollister, MO 65673

Randall Gusdorf
225 S. Meramec, Ste. 1220
Saint Louis, MO 63105

RJM Acq LLC
575 Underhill Blvd Ste 2
Syosset, NY 11791

Santander Consumer USA
P.O. Box 961245
Ft Worth, TX 76161

SSM Depaul Health Center
12303 De Paul Dr
Bridgeton, MO 63044

SSM Health Care
4000 E. Fifth Avenue
Dept. 524
Columbus, OH 43219

SSM Medical Group
P.O. Box 795100
Saint Louis, MO 63179

St. Charles Orthopaedic Surgery Assocs
400 First Capitol Dr.
Saint Charles, MO 63301

St. Louis County Collector of Revenue
Bankruptcy Department
41 S. Central
Saint Louis, MO 63105

Target
1000 Nicollet Mall
Minneapolis, MN 55403

Tee Time
1556 Frontage Road
O Fallon, IL 62269

United Collect Bur Inc
5620 Southwyck Blvd Ste
Toledo, OH 43614

Wendy Manion
1125 Edna Drive
Florissant, MO 63031

West Florissant Internists
3440 De Paul Ln.
Bridgeton, MO 63044

Respectfully submitted,
/s/ Katie Miller
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J. Aaron Cook #50666 MO
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